

Information to identify the case:

Debtor 1

Sonya McMillan

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5649

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: **19-17063-VFP**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Sonya McMillan

5/20/24

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Sonya McMillan
Debtor

Case No. 19-17063-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: May 20, 2024

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2024:

Recip ID	Recipient Name and Address
db	Sonya McMillan, 5 Jefferson St, Apt 3, Clifton, NJ 07014-1593
cr	+ DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ The Bank of New York Mellon, et., al, c/o Stern & Eisenberg, PC, 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
518168359	Bob's Discount Furniture, 428 Tolland Tpke, Manchester, CT 06042-1765
518168363	Ditech, Ditech Financial LLC, PO Box 6176, Rapid City, SD 57709-6176
518168372	New Jersey Division of Pension & Benefit, 50 W State St, Trenton, NJ 08608-1220
518168376	St Joseph's Regional Medical Center, 703 Main St, Paterson, NJ 07503-2621
518168377	Summit Collection Services, PO Box 306, Ho Ho Kus, NJ 07423-0306
518172186	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 20 2024 20:45:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 20 2024 20:45:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: ellie.bulin@gregoryfunding.com	May 20 2024 20:45:00	Barclays Mortgage Trust 2021-NPL1, Mortgage-Backed, c/o Gregory Funding LLC, P.O. Box 230579, Tigard, OR 97281-0579
cr	+ Email/Text: RASEBN@raslg.com	May 20 2024 20:44:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, RAS Citron LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
cr	+ Email/Text: RASEBN@raslg.com	May 20 2024 20:44:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, RAS Citron, LLC, 130 Clinton Road, Suite 202, Suite 310, Fairfield, NJ 07004-2927
cr	Email/Text: patersonpolicefcu@gmail.com	May 20 2024 20:44:00	Paterson Police Federal Credit Union, Paterson Police Federal Credit Union, 111 Broadway, Paterson, NJ 07505
cr	+ EDI: PRA.COM	May 21 2024 00:21:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518168356	Email/Text: info@payhcs.com	May 20 2024 20:45:00	Advanced Laparoscopic Assoc., c/o HSC Collections, 75 Franklin Tpke, Waldwick, NJ 07463-1831
518168357	Email/PDF: bncnotices@becket-lee.com	May 20 2024 20:56:50	American Express, PO Box 981535, El Paso, TX 79998-1535

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518256129	Email/PDF: bncnotices@becket-lee.com	May 20 2024 20:56:37	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518168358	EDI: WFNNB.COM	May 21 2024 00:21:00	Avenue/Comenity Bank, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
519492321	^ MEBN	May 20 2024 20:35:27	Barclays Mortgage Trust 2021-NPL1, c/o Gregory Funding LLC, PO Box 742334, Los Angeles, CA 90074-2334
519492322	^ MEBN	May 20 2024 20:35:28	Barclays Mortgage Trust 2021-NPL1, c/o Gregory Funding LLC, PO Box 742334, Los Angeles, CA 90074-2334, Barclays Mortgage Trust 2021-NPL1, c/o Gregory Funding LLC 90074-2334
518168360	EDI: CAPITALONE.COM	May 21 2024 00:21:00	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
518168361	EDI: SYNC	May 21 2024 00:21:00	Care Credit, c/o Synchrony, PO Box 960061, Orlando, FL 32896-0061
518168362	EDI: WFNNB.COM	May 21 2024 00:21:00	Comenity - Catherines, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
518168364	EDI: BLUESTEM	May 21 2024 00:21:00	Fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
518183422	+ Email/Text: info@payhcs.com	May 20 2024 20:45:00	HCS Collections, P.O. Box 306, Waldwick, NJ 07463-0306
518168365	EDI: SYNC	May 21 2024 00:21:00	JC Penney Credit Services, Customer Service C/O SYNCB, PO Box 965009, Orlando, FL 32896-5009
518168366	EDI: WFNNB.COM	May 21 2024 00:21:00	Jessica London, c/o Comenity Bank, PO Box 182273, Columbus, OH 43218-2273
518168367	EDI: CBSMASON	May 21 2024 00:21:00	K. Jordan, 913 1st Ave, Chippewa Falls, WI 54729-1402
518168369	^ MEBN	May 20 2024 20:36:08	LabCorp., 531 S Spring St, Burlington, NC 27215-5866
518168370	Email/Text: bankruptcy@savit.com	May 20 2024 20:45:00	Medical Eye Institute of Essex, c/o Savit Collection Agency, PO Box 250, East Brunswick, NJ 08816-0250
518943675	+ Email/Text: mtgbk@shellpointmtg.com	May 20 2024 20:44:00	NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, P.O. Box 10826, Greenville SC 29603-0826
518943676	+ Email/Text: mtgbk@shellpointmtg.com	May 20 2024 20:44:00	NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, P.O. Box 10826, Greenville SC 29603, NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SER, P.O. Box 10826, Greenville SC 29603-0826
518168371	Email/Text: electronicbkydocs@nelnet.net	May 20 2024 20:45:00	Nelnet/Dept of Ed, 3015 S Parker Rd Ste 400, Aurora, CO 80014-2904
518168373	EDI: SYNC	May 21 2024 00:21:00	Old Navy Customer Relations, 6007 Green Pointe Dr S, Groveport, OH 43125-2008
518168374	Email/Text: patersonpolicefcu@gmail.com	May 20 2024 20:44:00	Paterson Police Federal Credit Union, 111 Broadway, Paterson, NJ 07505-1124
518446337	EDI: PRA.COM	May 21 2024 00:21:00	Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
518168375	+ Email/Text: BankruptcyMail@questdiagnostics.com	May 20 2024 20:45:00	Quest Diagnostics, 500 Plaza Dr, Secaucus, NJ 07094-3656
518293159	Email/Text: bkdepartment@rtresolutions.com	May 20 2024 20:45:00	Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029

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518168378	Email/Text: bkdepartment@rtresolutions.com	May 20 2024 20:45:00	The Bank of New York, et al., c/o Real Time Resolutions, 1349 Empire Central Dr Ste 150, Dallas, TX 75247-4029
518204803	+ Email/Text: electronicbkydocs@nelnet.net	May 20 2024 20:45:00	U.S. Department of Education C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
518168379	EDI: SYNC	May 21 2024 00:21:00	Walmart/Synchrony Bank, Attn: Bankruptcy Department, PO Box 965064, Orlando, FL 32896-5064
518452946	+ EDI: WFFC2	May 21 2024 00:21:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000
518168380	EDI: WFFC2	May 21 2024 00:21:00	Wells Fargo Dealer Services, MAC T9017-026, PO Box 17900, Denver, CO 80217-0900
518168381	EDI: WFNNB.COM	May 21 2024 00:21:00	Woman Within, c/o Comenity Bank Bankruptcy Dept., PO Box 182125, Columbus, OH 43218-2125

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518451911		DITECH FINANCIAL LLC
518168368	##	KML Law Group, P.C., 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 22, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 20, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Nicholas V. Rogers	on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com
Robert P. Saltzman	on behalf of Creditor Barclays Mortgage Trust 2021-NPL1 Mortgage-Backed Securities, Series 2021-NPL1, by U.S. Bank National Association, as Indenture Trustee dnj@pbslaw.org

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Shauna M Deluca

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing sdeluca@hasbanilight.com hllawpc@gmail.com

Sindi Mncina

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing smncina@raslg.com

Steven P. Kelly

on behalf of Creditor The Bank of New York Mellon et., al skelly@sterneisenberg.com, bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

Virginia E. Fortunato

on behalf of Debtor Sonya McMillan njbankruptcy911@gmail.com
bankruptcynotices2011@gmail.com;fortunatovr82014@notify.bestcase.com

TOTAL: 10